

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Nicole C. Cruz  
 Debtor

Case No. 14-18833-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db +Nicole C. Cruz, 4311 North Fairhill Street, Philadelphia, PA 19140-2305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

GEORGETTE MILLER on behalf of Debtor Nicole C. Cruz info@georgettemillerlaw.com,  
 georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille  
 rlaw.com;smithcr50524@notify.bestcase.com;millergr50524@notify.bestcase.com;dmayberry@georgettemi  
 llerlaw.com

JASON BRETT SCHWARTZ on behalf of Creditor Portfolio Recovery Associates, LLC  
 jschwartz@mesterschwartz.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

KEVIN G. MCDONALD on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com  
 POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com

REBECCA ANN SOLARZ on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com

REGINA COHEN on behalf of Creditor Ally Financial rcohen@lavin-law.com,  
 ksweeney@lavin-law.com

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com

THOMAS I. PULEO on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

|                              |   |                                  |
|------------------------------|---|----------------------------------|
| IN RE:                       | ) | CHAPTER 13                       |
|                              | ) |                                  |
| NICOLE C. CRUZ,              | ) | CASE NO. 14-18833-JKF            |
|                              | ) |                                  |
|                              | ) |                                  |
| Debtor                       | ) |                                  |
| ~~~~~                        | ) |                                  |
| PORTFOLIO RECOVERY           | ) |                                  |
| ASSOCIATES, LLC, ASSIGNEE OF | ) |                                  |
| ALLY BANK ("PRA"), BY AND    | ) |                                  |
| THROUGH ITS SERVICING AGENT, | ) |                                  |
| PRA RECEIVABLES              | ) | <b><u>LOCATION:</u></b>          |
| MANAGEMENT, LLC              | ) | U.S. Bankruptcy Court            |
|                              | ) | Eastern District of Pennsylvania |
| Movant                       | ) | Courtroom # 3                    |
| vs.                          | ) | 900 Market Street                |
|                              | ) | Philadelphia, PA 19107           |
| NICOLE C. CRUZ,              | ) |                                  |
|                              | ) |                                  |
| Respondent                   | ) |                                  |
| and                          | ) |                                  |
| SCOTT F. WATERMAN,           | ) |                                  |
|                              | ) |                                  |
| Trustee                      | ) |                                  |
|                              | ) |                                  |

**ORDER GRANTING PRA RELIEF FROM THE AUTOMATIC STAY**

On this 20th day of December, 2019, after notice and hearing it is hereby

ORDERED:

That the automatic stay imposed by 11 U.S.C. §362(a) as to Portfolio Recovery Associates, LLC, assignee of Ally Bank, ("PRA"), by and through its servicing agent, PRA Receivables Management, LLC, with respect to the motor vehicles identified as a 2013 Nissan Rogue, VIN: JN8AS5MT7DW020544 (the "Vehicle"); is hereby terminated effective the date of this Order.

~~NOTHING RESOLVED, the~~ **NOTHING RESOLVED, the** PRA may take such *in rem* actions and seek such *in rem* remedies as are permitted by the Retail Installment Sale Contracts, the Pennsylvania Uniform Commercial

Code and other applicable laws with respect to

A handwritten signature in black ink, reading "Jean K. FitzSimon". The signature is written in a cursive, flowing style.

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Hon. Jean K. FitzSimon  
U.S. Bankruptcy Judge

Please send copies to:

Nicole C. Cruz  
4311 North Fairhill Street  
Philadelphia, PA 19140  
Debtor

Georgette Miller, Esquire  
Law Office of Georgette Miller Esq. PC  
335 Evesham Avenue  
Lawnside, NJ 08045  
Attorney for Debtor

Scott F. Waterman  
Chapter 13 Trustee  
2901 St. Lawrence Ave.  
Suite 100  
Reading, PA 19606

United States Trustee  
200 Chestnut Street  
Suite 502  
Philadelphia, PA 19106

Jason Brett Schwartz, Esq.  
Mester & Schwartz, P.C.  
1333 Race Street  
Philadelphia, PA 19107